

A CENT AT A TIME.

THE PLAN OF THE PENNY PROVI-DENT FUND.

How You May Lay the Foundation of a Competency if You Can Keep Your Expenses Even a Shade Below Your In-

[Special Correspondence.] NEW YORK, March 14 .- One of the most effective plans for cultivating the saving babit is the Penny Provident fund. This interesting and beneficent institution is actomplishing a work that the savings banks have quite neglected. As they are inspired thiefly by the grasping spirit of trade, they have not cared to be troubled with busiless that would bring but little profit. They have not therefore reached the class hat had the most to gain by the encouregement of the habit of thrift. This class includes both the very young and the very poor. Their income is small, and the amount that they can save is so much

in it, and therefore disregard it. It is at this point that the Penny Provident fund has come in to do a great work, In the eyes of this institution no sum is too small to be cared for. It calls upon all people, whatever their condition or age, to save their pennies. The pennies soon amount to dollars, and with the accumulation of dollars is born a feeling of independence, a sense of power and responsi-bility that encourage subriety, self respect and ambition. The Penny Provident fund a therefore an educational institution. Its affuence is very great upon children. Taught by it to save from their earliest years, they cannot fail when they reach the age of manhood and womanhood to be in possession of a habit that will insure them against one of the greatest of evilsthe evil of poverty.

smaller that savings banks see no money

The origin of the Penny Provident fund is quite curious. During the visits that the friendly visitors of the Charity Organization society, of New York, made among the poor of the city, they were often asked to keep the small sums that children and parents had managed to save. These sums were not deposited in the savings banks because they were too small. Often stitutions. Finally the task of caring for the money intrusted to the visitors with out any system became so great that another plan had to be devised.

Mr. Otto T. Bannard, an official of the Charity Organization society, took the matter in hand, studying it carefully and exhaustively. He visited Baltimore, where a bank known as the Provident Savings bank had been established some years for the purpose of encouraging thrift among those with small income. It had a num ber of stations scattered throughout the city for the convenience of depositors and received sums as small as five cents, paying thereon 3 per cent, interest.

As a result of Mr. Bannard's studies the

Penny Provident fund of the Charity Organization society was established. It differs somewhat from similar institutions in existence. In the first place, it was not connected with the government, as in Europe. In the second place, it had no bank, as in Baltimore, and it received de-posits as low as one cent. In the third place, it paid no interest on deposits. It was based, however, upon the stamp system in use in Baltimore as well as in Europe. This system is very simple; it obviates all bookkeeping and reduces the chances for fraud to a minimum.

All the machinery required for this sys-tem consists of lithographic stamps, stamp ire slips and pass books. The hthographic stamps are about twice as large as a postage stamp. They are of several denominations, each denomination having a separate color. The one cent stamps are yellow; the three cent, blue; the five cent, green, the ten cent, brown; the twenty-five cent, pink; the fifty cent, violet; the dollar, olive. There is a considerable demand for two dollars stamps, and these, it is expected, will be added to those now sold.

The stamp cards when folded are about 6 luches long and 4 inches wide. On the first page is the name of the depositor, the location of the station, the number of the card, the date of the first deposit and the rules and conditions. The two inside pages are ruled so as to form blocks of the size of the stamps. It is on these blocks that the stamps are placed. On the fourth name is printed a list of the stations in New be made. There are also blank lines to be is for the amount of money withdrawn; another is for the date of the withdrawal, and the torrd is for the signature of the depositor is receipt of payment.

When a boy, for instance, wishes to save his pennics he goes to a station and makes known his desire. A signature slip is handed to him. On it he writes his name and place of residence. A stamp card is made out for bim, and if he has a penny or five cents to deposit a one cent or a five cent stamp is put on one of the squares of his card. He is made to understand the importance of keeping his card safe. If it is lost he loses all the money that he has deposited. As no books are kept at the station or elsewhere, there is no means of knowing how much has been deposited. When a card is filled with stamps it can be exchanged for a pass book on delivery at the central deposit station at 21 Uni-

In this book is recorded the value of the stamp card. Another stamp card can be taken out, and, when filled, a record of its value can likewise be entered in the pass book. All money must be withdrawn at the station where it was deposited, and by the person depositing it. This is to insure identification and to prevent cards from becoming current in stores and saloons. No sum less than the amount on the card can be withdrawn. Stamps not attached

to cards are not redeemable. Under these rules and regulations the Penny Provident fund began operations on the let of August, 1888. Stations were first established at the offices of the friendly visitors of the Charity Organization soci-But the system became so popular and the demand for the establishment of stations in churches, chapels, schools stores, working girls' clubs, etc. become

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Beitinger Bross, Druggists, 115 East Douglas Ava. Characters in the book."

so treent that the institution was reorganized. It was separated from the Charity Organization society and placed upon an independent basis. As the 3 per cent. interest received on the deposits, which were placed with the State Trust company, of this city, was insufficient to pay expenses, a number of gentlemen pledged themselves to pay \$100 a year for five years to maintain the institution. The number of stations in this city and Brooklyn was largely increased. Stations were established in other parts of the state, and also in Kentucky, Pennsylvania, New Jersey and Connecticut. On the 1st of last November they numbered 139, with 19,827 depositors, and deposits amounting to \$11,-\$64.55. Since the fund was started there

have been over 40,000 depositors.

Among the depositors are persons of all ages, including kindergarten children of three and four years. Their deposits reach us high as forty, fifty and, in one case, six-ty dollars. Many of them become depositors in savings banks, a thing that never would have been thought of without the encouragement of the Penny Provident fund. They save for all purposes-shoes, ciothes, watches, rings, pianos, horses, tombstones for parents' graves, Christmas presents, Easter bonnets and summer va-cations. One of the great incentives to saving now is the desire to have money enough to go to the World's fair in Chi-FRANKLIN SMITH.

IN THE WORLD OF WRITERS. E. J. Edwards Interviews the Son of the

Author of "Ten Thousand a Year." (Special Correspondence, NEW YORK, March 14. - The recent dramatization of Samuel Warren's novel, "Ten Thousand a Year," has attracted attention to this story, which was famous in its day and has always maintained a steady popularity. A good many stories have been cir-culated respecting Mr. Warren and his ca-reer as an author, and there has always been some astonishment that a writer as famous and successful as he should have suddenly abandoned literature. He won his popularity about the time that Dickens gained his fame, and many persons in England were inclined then to regard Warren as the abler remancer of the two. A son of Mr. Warren's, Rev. E. Walpole Warren, D. D., is now the rector of the



REV. E. W. WARREN.

city, and the writer called upon him recently to ascertain the truth respecting his father's literary career and why he had

The Rev. Dr. Warren, although in the midst of Lenten duties, talked freely, and at length seemed greatly interested in the dramatic venture now causing so much comment, in which Mr. Richard Mansfield is attempting to portray Mr. Warren's most famous creation, that of Sir Tittlebat

"The current stories about my father's literary career are almost all apocryphal," said Dr. Warren. "The story which you speak of that he wrote, "Ten Thousand a Year," as the result of a wager that he could write a novel which would win success, has so eminently naive and artless, yet know, not a word of truth in it. My father first So charmingly simple and free from guile. wrote 'The Diary of a Late Physician.' He was only twenty-two or twenty-three | think of you! years of age when he began that work. It was published as a serial in Blackwood's Magazine, and its success was extraordinary. It increased the sale of the magazine 4,000 a month.

'Essays' affected the sale of the Edin- Please escort me to the ballroom burgh Review?" I asked.

"I don't know about that. I know that my father's story increased the sale of Blackwood's. A year or two ago, when I was in England, I was talking with the your unaccountable, freakish, touching little ways behind you, I'd like you much remember right, a sale which represents a profit of some \$2,000 a year and when you of association; this "freakishness" of mine. remember that the story was written more She (coldly)—That can easily be remethan sixty years ago, that certainly is an died. In the future see that it is,

began at once the writing of 'Ten Thou- night

when he began 'Ten Thousand a Year.' That was before I was born. He was several years writing the story, and I was thing to hurt you. quite a child when it was completed. I She (toying with her fan)-remember very well the excitement and know that you care for me? pleasure at home which was caused by its

"Was it intended as a satire?" "No. Father began it without any idea of what it would lead to. He had the character of Tittlebat Titmouse in mind, and It only shows how rude you can be. proposed to let the character lead him along. The story was developed as he wrote it. As he was at that time just She (slowly)—I should want entering the practice of law, it very naturally took the turn in respect to legal complications which it has. My father took great pleasure in writing it. It was a mental recreation to him. But as the story progressed his practice as a lawyer increased, so that the last part of it was written when he was greatly occupied as a

He has written nothing since?" "Yes; many years after he wrote a short-er book, entitled 'Now and Then,' which he dedicated to me "

Why did he abandon literature?" "That question has been many times asked. My father came to the conclusion that it was impossible for a man to do well as a barrister who was also a writer of romances. He Believed that the popular prejudice would make success as a barrister im possible under such circumstances. People would not believe that a man who was indulging his fancy in this way would not be also the victim of it in the practice of law. Therefore he shandoned it, although he was many times urged to take up the pen of romance."
"There have been other dramatizations

than that now being offered to the New York public." I asked. "Oh, yes, Buckstone and Charles Matthews dramaticed it, and quite success I have not seen yet the play which Mr. Mansfield is offering, so that I cannot compare it with those which were pro-

duced in Lendon "Had you met with any evidence of the popularity of your father's books in this country prior to the dramatization?

"Oh, yes," said the rector smillingly: "a pumber of times, many times. For instance, I was in Louisville a year or two ago on a visit, and I was introduced to some people there as the son of the author of 'Ten Thousand a Year.' At once I was told that some very charming women there had been named after characters in the Address book, and a little while after I was introduced to a very charming woman whose Christian names were Kate Aubrey, who you will remember is one of the delightful

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A MUDERII INSTANCE.

An Idiotic Dialogue Illustrating One Side of Human Nature. (Action takes place in Mrs. Blank's hall He—How much nicer it is to sit on the stairs out here where it's cool than to reast one's self in that blessed ballroom.

She (demurely)—De you think so? He (looking at her lovingly)—Indeed I

She-How people's tastes differ. He (freezingly)-Thanks. I was not aware my company was disagreeable.
She (languidly)—Oh, it isn't—especially. Only Jack said, not half an hour ago, that he thought it slow in the halls and much

preferred dancing.

He (savagely)—Oh, Jack's a fool.

She (quickly)—I don't think so.

He (nettled)—Probably you think I'm

She (calmly)-Oh, they're some things we had better keep to ourselves.

He (bristling)—What, for instance?

She (quietly)—Temper.

(Silence for fifteen seconds.)

She (absently)-What's that the erches she (absently)—What's that the erchestra's playing?
He (mooping his face)—'Love's Dreamland," I think. Pretty thing, isn't it?
She—What? Love? No, I don't believe in it. "It's made up of sighs, a tissue of lies," and so on. (Slightly animated.) De you think you ever loved?
He (hesitatingly)—Oh—I—I—er think not. Did you?
She circle—About fifty or sixty times.

She (airily)-About fifty or sixty times. He-But you said just now that you didn't believe in love.

She-Fither I do-now. He-What do you believe in then?

She (repressing a yawn)-I believe we'd better go back to the ballroom. He (rising)-You evidently also believe in making yourself as uncompanionable as

She (laconically)-Fools and children speak the truth.

He (coloring)—And to which class, Miss

De Pugh, do you relegate me? She (languidly)-Oh, the children. You're He (angrily)-And do you know what I

She (fastening a curl back)-I'm not over-ly anxious. He (bowing) -- Then I'll reserve my opinury. It increased the sale of the maga-ne 4,000 a month.

"That is quite as much as the Macanlay are you not forgetting your politeness!

He (coming back)-I did not forget my

politeness (sarcastically). I left it behind

He (looking at her squarely)-It's force

He (surprised)-Why, I'm not disagree "My father was twenty-six years of age able. It's you who say the mean and un-when he began 'Ten Thousand a Year.' that I care for you too much to say any-

> She (toying with her fan)-How am I to (excitedly)-Why, I left the Evans girl in the middle of the floor as soon as 1

She (severely though secretly pleased)-I don't think that proves you care for me. phia Music and Drama.

He (coloring -All right. (Resignedly)-She (slowly)-I should want a man that

lo-that-that cared for me to do some thing heroic to prove his regard.

He (quickly)—What shall I do to prove it?

(thinking she hears some one approaching, and not wishing to be caught receiving a proposal)-Please tie my slipper. He (thoroughly incensed)-You're a flirt and are making game of me. I'm not going to stand here and be made a fool.

She (tensingly:—You can't gild refined gold any more than you can make a fool of - (Changing her tone)—Why, I only told you to the my slipper because I thought I heard some one coming. He (tauntingly-And then I'm to tle

your slipper every time you imagine you bear some one coming? How gracious you She (conciliatingly)-Come now and don'

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DRINKING AT MEALS.

A Popular Misapprehension - Medica

A great deal of misapprehension is foun

o exist in the popular mind, says The Med ical Press, in regard to matters of eating

tent is to be traced to old time sayings

which have come down to us in the form

a concentrated infusion of somebody' opinion upon a subject of which he or sh

your meals, it dilutes the gastric juice."

in the last number of his Archives:

Upon this matter Mr. Hutchison remarks

serve with pleasure that the verdict of gen-

matter of taking fluid with meals. Dr. Tev O. Stratievsky, of St. Petersburn,

after elaborate trials, announces the fol-lowing conclusion, which it is to be hoped

no future experiments will controvert or

the whole, the widely spread custom of

taking fluids during or just before one's meals proves to be rational and fully justi

fied on strict scientific grounds. To take

finids with the meals is almost as impor-

extion of solid food preparatory to swallow

comfort-just as much with meals as a

create a general impression that fluid is

good with food irrespective of quantity. It is, moreover, a well ascertained chinical fac-

The time can be approximately told a

night by the position of the dipper. If it

position of the "pointers" is taken at an

given hour, my 6 o'clock in the evening

n the winter time and as some us it

dark in the summer, the hour therealth

the eye during the night. Frequent of

can be pretty, accurately growthy.

servations of positions will have to

made at the given four, as owing to D

constant changing of the earth's ponda

in space, the position of the "pointers

relation to our point of observation

the ster also change. - Yourse Dies.

all the "data" in the world.

was woefully ignorant. One of these mis-

Men Advise to Take Fluids with Food

324 NORTH MAIN STREET. evidence that it contains enduring qualities."

"Your father seems to have had some thought of a literary career then, for he why you want to be disagreeable to me to-Manufacturers of Galvanized Iron, and Copper Cornice: Tin, Copper, Iron, and Slate Roofing Work done in any part of the CASWRIT & BUCKLEY.

mult you d do to e that you care for me?

He (boldly)-Pd marry you. She (blushing and painfully embarrassed) Why-why-you imp-impudent fellow,

(A blissful silence intervenes.) He (regulably)-And what will you do to and drinking, the cause of this to some exprove that you care for me? (slowly)-I'll marry you.-Philadel-

Bridget Explained.

Two lone, lorn women, when they reached ome after the Fiske lecture one night last week, found that they'd forgotten their latchkey. So they rang the bell. They waited and waited, and rang again. After fifteen minutes of waiting and bell ringing the girl opened the door. "Kutic, why on earth have you kept us

waiting so? Didn't you hear me ring?" cried one of the women. "Yes, ma'am," said Katie, with an air of some confusion, "but I t'ought it was me young man, ma'am, an me as him had a fallin out last Soendah, an I t'ought learn him a lesson, ma'am." - Buffulo

Courier.

A Complication.

"What's the matter, Parker! You look I am I asked Miss Morrison to be upr

No. Referred me to her mother, and-well, her mother rejected me herself last September at Narragament,"-Harper's

. Children Cry for Pitcher's Castoria.

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COLD BATHS IN TYPHOID. The Large Percentage of Recoveries in Some Tests of This Treatment. The Lancet tells that the system of cold balks in the treatment of typhoid fever as employed in Germany has been put to the

test by Dr. Josias, and he reported to the experimenter obtained thirty three recovside, had followed this method, ob

eral experience and common sense has been tained his recoveries out of 106 cases, confirmed by scientific experiment in the A French critic, writing on the A French critic, writing on the cold water system of the treatment of typhon lever in Germany, gives the following sta-listics, drawn up by Dr. Longuet, relative so the German many, which may be found interesting here: In 1865, out of 2,500 ty old patients, there were from 500 to 700 deaths. From 1962 to 1884 the number of patients was marry identical, but thanks to the application of the rold baths, the deaths hand to 121 and to 183 on the other. Hince then the diminution of the mortality was ing it. It is obvious however, that there slow, constant and mathematical second is a limit to the amount of fluid one can ing as the cold water system extended swallow with impunity-not to speak of From 24 per gent in 1805 the mortality fell whole picture comfort-just as much with meals as at to 11 per cent in 1876. In 1886 it was not Cockepera. more than 9 per cent.

The tailest men of western Europe are that an excess of cumprandial fluid does found in Catalonia, Spain; Normandy, France, Yorkshire, England, and the Arretard digestion in some people, and giverise to discomfort in most. A little atten-Sennes districts of Belicium, according tion to one's sensations in such matters to the Grand Rapids Telegram-Herald. will far better fix the desirable limit than which further finds that Prussla gets her tallest recruits from Schleswig-Holstein, the original home of the irrepressible Anglo-Saraus, Austria from the Tyrologe Teiling Time at regar from the Pipper. highlands. In Italy the progress of phys-ical degeneration has extended to the upper Apennines, but the Albanian Turks are still an athletic race, and the natives of the Caucasus are as sinewy and gaunt as in the clays of the Argonauts. In the United States the thirty eighth pural ranging through Indiana and norther Centucky, is as decisively the fatitude of by men as the first second in that of big es. The talked men of month America are found in the western provinces of the Argentina Republic of Asia in Afghanistan and Kaypovana of Africa in the

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A Warning as to Flower Reds. Against one thing let me warn the reader and that is the indiscriminate nse of formal foliage or flower beds on most lawns. They are upt to lend a garish and vulgar air to the place. Close to the house you may sometimes use one or two of these beds, but their bright red and yellow colors should be set a little on our side and not allowed to universal delight in rich color, but all formal potences of enter should by used carefully and in proper relations to the whole perture .- Barriel Parsons, Jr., in

The Way with Men. Breather there a man with soul so dead Who among to his wife tank said, "Fill not forgot a single thing That you've requireded set to bring When I come home traight. And then Comes amply handed brees again. Detroit Free Press.

Enchand-But tell me, why do you pept shat in letting the two rooms? There is no necessity, that you know very well. Wife-But yes forget that we have three

